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February 11, 2009

The Honorable Robert D. Drain  
United States Bankruptcy Court  
Southern District of New York  
One Bowling Green  
New York, NY 10004-1408

Re: DELPHI CORPORATION, et al., Case No. 05-44481 (RDD)

OBJECTION OF MICHAEL H. MURPHY TO DEBTORS' MOTION TO CONFIRM  
DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID-POST-  
RETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID-POST-  
RETIREMENT LIFE INSURANCE BENEFITS FOR CERTAIN (A) SALARIED  
EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES  
(SALARIED OPEB TERMINATION MOTION)

I, Michael Murphy, am a salaried retiree of Delphi Corporation. I have worked for GM for 30 years and 4 years for Delphi before my retirement. My reasons for objection are listed as follows:

1. It is unconscionable to remove this coverage when at retirement one of the enticements to leave early was the perpetuation of this coverage in the future. In fact, many of us early retirees left for the very reason we are now being singled out for, that is, to give the corporation more flexibility and cash flow to ensure profitability going forward. We did this to help the corporation reduce their head count and take us out of the work force.
2. This is a small group to single out and impose this major hardship on. This not only affects us but also our families.
3. Initially, Delphi Salaried Retirees were granted Health Care Benefits for life when the separation from GM occurred. A few years later, Delphi changed their policy such that retiree Health Care Benefits would cease at age 65 when the retiree became eligible for Medicare. This revised policy also provided for a \$10,000 or \$20,000 (depending on retirement date) Retiree Health Reimbursement Account to help with medi-gap insurance or other health care expenses after their Delphi Health Care Benefits were terminated at age 65. That policy change alone was a great cost reduction benefit to Delphi, significantly reducing their "legacy" costs. As they mention in their motion, one of the big factors that is affecting increasing health care costs is "the aging population of the United States." The termination of Health Care Benefits at age 65 eliminated the effect of the "aging population" for Delphi. It will cost Delphi no more if I live to age 90 than if I live to age 65 with the current policy. Any further cut in Retiree Health Care Benefits should NOT